

## REMARKS

In an Office Action mailed on January 13, 2006, the United States Patent and Trademark Office ("Office") rejected Claims 1-20, 23-42, 45-62, 65-76, and 78 under 35 U.S.C. sec. 102(e) as being anticipated by U.S. Patent No. 6,539,725 ("Joao et al."). Claims 21-22, 43-44, 63-64, and 77 were rejected under 35 U.S.C. sec. 103(a) as being unpatentable in view of the teachings of Joao et al. Applicants are unable to find and the Office has failed to show where the cited reference teaches or suggests the claimed invention. For example, applicants are unable to find where the cited reference teaches or suggests "transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device," as recited in Claims 1 and 23, albeit in different manners. As another example, applicants are unable to find where the cited reference teaches or suggests "circuitry for receiving at a wireless device associated with a first user a communication from a computational entity that sends the communication to at least one other device associated with a second user," as recited in Claim 45. As a third example, applicants are unable to find where the cited reference teaches or suggests "circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device," as recited in Claims 46, 65, and 78, albeit in different manners.

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### CONCLUSION

Because the Office has failed to state a *prima facie* case of anticipation and obviousness, the rejections should be withdrawn. Independent Claims 1, 23, 45, 46, 65, and 78 are clearly patentably distinguishable over the cited and applied references. Claims 2-22, 24-44, 47-64, and 66-77 are allowable because they depend from allowable independent claims and because of the additional limitations added by those claims. Consequently, reconsideration and allowance of Claims 1-78 is respectfully requested.

Respectfully submitted,

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A handwritten signature in black ink, appearing to read 'D.C. Peter Chu', with a stylized, flowing script.

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